

Listing of Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Claims 1–51 (Canceled)

Claims 52–90 (Canceled)

91. (Currently amended) A computer implemented method for providing a money transfer service between first party and a second party through a payment enabler system, comprising the steps of:

maintaining at the payment enabler system a database of registered users that have registered with the payment enabler system, the registered users database comprising a plurality of records that include an email address and other account information including a default payment method and a default money receiving method;

maintaining at the payment enabler system an address book database for storing address book records on behalf of a first party comprising names associated with second parties with whom the [[a]] first party may initiate a money transfer, each address book record including a name and an associated email address provided by the first party;

in response to selection by the [[a]] first party of an ~~address book~~ entry in the address book database of a particular second party for purposes of initiating a money transfer with the selected second party, retrieving the email address associated with the selected second party from the first party's associated address book records in the address book database;

accessing the registered users database and determining whether the retrieved email address associated with the selected particular second party has a record in the registered users database;

in response to a determination that the second party has no entry in the registered users database, sending the second party a registration invitation email utilizing the retrieved email address to notify the second party that a transaction is pending and instructing the second party to register with the payment enabler system by accessing the payment enabler system;

in response to accessing of the payment enabler system by the second party after the registration invitation email, conducting a user registration process comprising steps including

receiving registration information comprising an email address of the registering user, identification information, and a default money transfer method;

in response to receiving registration information from a registering user, creating a database record in the registered users database including the registration information; and completing the transaction between the first party and the second party by the payment enabler transferring money between the first party and the second party utilizing a determined money transfer method.

92. (Previously presented) The method of claim 91, wherein the record in the registered users database includes security information provided by a first party, for association with a selected second party; and

the step of completing the transaction is carried out in response to registration by the second party and provision of corresponding expected security response information from the second party.

93. (Previously presented) The method of claim 92, wherein the security information provided by the first party is a question and the corresponding expected security response information from the second party comprises an expected answer.

94. (Previously presented) The method of claim 92, wherein the user registration process further comprises the steps of:

receiving the security information provided by the first party;
in further response to accessing the payment enabler system by the second party, providing a question corresponding to the security information to the registering user; and comparing a received response from the registering user to the corresponding expected security response information; and proceeding with the step of completing the transaction only if the received response matches the expected security response information.

95. (Previously presented) The method of claim 91, wherein the transaction comprises a payment from the first party to the second party.

96. (Previously presented) The method of claim 91, wherein the transaction comprises a request for a payment from the second party to the first party.

97. (Previously presented) The method of claim 91, further comprising the step of, in response to determination that a second party already has an entry in the registered users database, completing the transaction between the first party and the second party.

98. (Previously presented) The method of claim 91, wherein the registration invitation email sent to the second party by the payment enabler system includes a link that directs the second party to a registration web page associated with the payment enabler system.

99. (Previously presented) The method of claim 91, wherein the transaction is a payment from the first party to the second party, and

wherein in further response to a determination that a second party has no entry in the registered users database, obtaining authenticating information from the first party prior to sending the registration invitation email, and

storing the authenticating information in the registered users database in anticipation of registration by the second party.

100. (Previously presented) The method of claim 99, wherein the authenticating information comprises a question to be asked of the registering user and an expected answer.

101. (Previously presented) The method of claim 91, wherein the user registration process comprises steps for allowing the registering user to select a default payment method from a plurality of payment methods, and a default money receiving method from a plurality of money receiving methods.

102. (Previously presented) The method of claim 91, wherein the user registration process further comprises the step of sending a registering user a confirmation email including a deep link operative for activating an account of the registering user with the payment enabler system.

103. (Previously presented) The method of claim 91, wherein the determined money transfer method comprises the default method for either making payment or receiving money.

104. (Previously presented) The method of claim 91, wherein the determined money transfer method comprises a selected alternate payment method instead of a default payment method.

105. (Previously presented) The method of claim 91, wherein the determined money transfer method comprises a selected alternate money receiving method instead of a default money receiving method.

106. (Previously presented) The method of claim 91, further comprising the step of providing storing additional information associated with a money transfer, the additional information including transaction type information and status information.

107. (Previously presented) The method of claim 106, wherein the transaction type information is selected from the following: send, request, refund.

108. (Previously presented) The method of claim 106, wherein the status information is selected from the group: fulfilled, canceled, pending.

109. (Previously presented) The method of claim 106, further comprising the step of providing an account history display including information corresponding to money transfers

between a first party and a plurality of second parties, the account history display comprising, for each money transfer transaction, one or more of the following information items: a name, a reference number associated with the payment enabler system, an email address, an amount, a date, a transaction description, and the additional information.

110. (Currently amended) The method of claim 91, further comprising the step of providing an address book display for a party to select one or more particular second parties, the address book display comprising, for an address book record ~~each addressee~~ in the address book database, one or more of the following information items: a selection box for selection, a name, an email address, and a number of transactions associated with the particular party.

111. (Previously presented) The method of claim 91, wherein the money transfer method comprises steps for an first money transfer from a payor to an intermediary and steps for a second money transfer from the intermediary to a payee.

112. (Previously presented) The method of claim 111, wherein the first money transfer steps are selected from the group: receiving a deposit of an amount of cash by the payor via a payment processor, debiting a credit card of the payor, debiting a bank account of the payor, debiting a stored value account of the payor, and receiving a paper check from the payor.

113. (Previously presented) The method of claim 111, wherein the second money transfer steps are selected from the group: debiting a bank account of the intermediary to fund dispensing of cash to the payee through an automated teller machine, dispensing cash to the payee by a payment processor, crediting a credit card of the payee, crediting a bank account of the payee, crediting a stored value card of the payee, and sending a paper check to the payee.

114. (Currently amended) A computer implemented method for making an online payment from a first party to a second party through a payment enabler system, comprising the steps of:

- maintaining at the payment enabler system a database of registered users that have registered with the payment enabler system, the registered users database comprising a plurality of records that include an email address and other account information;

- maintaining at the payment enabler system an address book database for storing address book records on behalf of a first party comprising names associated with other parties to whom the first party may make an online payment, each address book record including a name and an associated email address provided by the first party;

- in response to selection by the [[a]] first party of an ~~address-book~~ entry in the address book database of a particular second party for purposes of making an online payment to the selected second party, retrieving the email address associated with the second party from the first party's associated address book records in the address book database;

- accessing the registered users database and determining whether the retrieved email address associated with the selected particular second party has a record in the registered users database;

- in response to a determination that the second party has no entry in the registered users database, receiving security information from the first party including predetermined expected information for purposes authenticating the second party for receiving the payment;

- in response to receipt of the security information from the first party, sending the second party a registration invitation email utilizing the retrieved email address to notify the second party that a payment is pending and instructing the second party to register with the payment enabler system by accessing the payment enabler system;

- in response to accessing of the payment enabler system by the second party after the registration invitation email, conducting a user registration process comprising steps including receiving registration information comprising an email address of the registering user, identification information, a default money receiving method, and a response corresponding to the first party's security information;

in response to receiving registration information from a registering user, creating a database record in the registered users database including the registration information; and

in response to receiving the predetermined expected information from the registering user in response to the question corresponding to the first party's security information, completing the payment from the first party to the second party by the payment enabler transferring money from the first party to the second party utilizing a determined money transfer method.

115. (Previously presented) The method of claim 114, wherein the security information provided by the first party is a question and the corresponding expected response from the second party comprises an expected answer.

116. (Previously presented) The method of claim 114, wherein the user registration process further comprises the steps of:

receiving the security information provided by the first party;

in further response to accessing the payment enabler system by the second party, providing a question corresponding to the security information to the registering user; and

comparing a received response from the registering user to a corresponding expected answer; and

proceeding with the step of completing the payment only if the received response matches the expected answer.

117. (Previously presented) The method of claim 114, further comprising the step of, in response to determination that a second party already has an entry in the registered users database, completing the payment from the first party to the second party.

118. (Previously presented) The method of claim 114, wherein the registration invitation email sent to the second party by the payment enabler system includes a link that directs the second party to a registration web page associated with the payment enabler system.

119. (Previously presented) The method of claim 114, wherein the user registration process comprises steps for allowing a registering user to select a default money receiving method from a plurality of money receiving methods.

120. (Previously presented) The method of claim 114, wherein the user registration process further comprises the step of sending a registering user a confirmation email including a deep link operative for activating an account of the registering user with the payment enabler system.

121. (Previously presented) The method of claim 114, wherein the determined money transfer method comprises the default money receiving method.

122. (Previously presented) The method of claim 114, wherein the determined money transfer method comprises a selected alternate money receiving method instead of the default money receiving method.

123. (Previously presented) The method of claim 114, further comprising the step of storing additional information associated with a payment, the additional information including transaction type information and status information.

124. (Previously presented) The method of claim 114, wherein the transaction type information is selected from the following: send, request, refund.

125. (Previously presented) The method of claim 114, wherein the status information is selected from the group: fulfilled, canceled, pending.

126. (Previously presented) The method of claim 114, further comprising the step of providing an account history display including information corresponding to money transfers between a first party and a plurality of second parties, the account history display comprising, for

each transaction, one or more of the following information items: a name, a reference number associated with the payment enabler system, an email address, an amount, a date, a transaction description, and the additional information.

127. (Currently amended) The method of claim 114, further comprising the step of providing an address book display for a first party to select one or more particular second parties, the address book display comprising, for an address book record ~~each addressee~~ in the address book database, one or more of the following information items: a selection box for selection, a name, an email address, and a number of transactions associated with the particular party.

128. (Previously presented) The method of claim 114, wherein the determined money transfer method comprises steps for a first money transfer from the first party to an intermediary and steps for a second money transfer from the intermediary to a second party.

129. (Previously presented) The method of claim 128, wherein the first money transfer steps are selected from the group: receiving a deposit of an amount of cash by the first party via a payment processor, debiting a credit card of the first party, debiting a bank account of the first party, debiting a stored value account of the first party, and receiving a paper check from the first party.

130. (Previously presented) The method of claim 128, wherein the second money transfer steps are selected from the group: debiting a bank account of the intermediary to fund dispensing of cash to the second party through an automated teller machine, dispensing cash to the second party by a payment processor, crediting a credit card of the second party, crediting a bank account of the second party, crediting a stored value card of the second party, and sending a paper check to the second party.

131. (Currently amended) A computer implemented method for enabling a first party to request and receive an online payment from a second party through a payment enabler system, comprising the steps of:

maintaining at the payment enabler system a database of registered users that have registered with the payment enabler system, the registered users database comprising a plurality of records that include an email address and other account information;

maintaining at the payment enabler system an address book database for storing address book records on behalf of a first party comprising names associated with second parties from whom the [[a]] first party may request a payment, each address book record including a name and an associated email address provided by the first party;

in response to selection by the [[a]] first party of an ~~address book~~ entry in the address book database of a particular second party for purposes of requesting an online payment from the selected second party, retrieving the email address associated with the selected second party from the first party's associated address book records in the address book database;

accessing the registered users database and determining whether the retrieved email address associated with the selected particular second party has a record in the registered users database;

in response to a determination that the second party has no entry in the registered users database, sending the second party a registration invitation email utilizing the retrieved email address to notify the second party that a payment is requested and instructing the second party to register with the payment enabler system by accessing the payment enabler system;

in response to accessing of the payment enabler system by the second party after the registration invitation email, conducting a user registration process comprising steps including receiving registration information comprising an email address of the registering user, identification information, and a default money transfer method;

in response to receiving registration information from a registering user, creating a database record in the registered users database including the registration information; and

completing the payment from the second party to the first party by the payment enabler transferring money from the second party to the first party utilizing a determined money transfer method.

132. (Previously presented) The method of claim 131, wherein the payment enabler maintains payment type information in a transactions file, and further comprising a step that the payment enabler identifies the payment as a “request” type transaction in the transactions file.

133. (Previously presented) The method of claim 131, further comprising the step of, in response to determination that a second party already has an entry in the registered users database, completing the payment from the second party to the first party.

134. (Previously presented) The method of claim 131, wherein the registration invitation email sent to the second party by the payment enabler system includes a link that directs the second party to a registration web page associated with the payment enabler system.

135. (Previously presented) The method of claim 131, further comprising the step of receiving additional information from the requesting first party used by the payment enabler to process a money request.

136. (Currently amended) The method of claim 135 [[96]], wherein the additional information includes information items selected from the group: a specified amount to be requested from the second party, a subject that may identify the transaction in a pending/history transactions file, a message for the payment enabler to include in the email to the second party, and a selection of a money receipt method instead of a default money receipt method.

137. (Previously presented) The method of claim 131, wherein the user registration process comprises steps for allowing the registering user to select a default payment method from a plurality of payment methods.

138. (Previously presented) The method of claim 131, wherein the user registration process further comprises the step of sending a registering user a confirmation email including a deep link operative for activating an account of the registering user with the payment enabler system.

139. (Previously presented) The method of claim 131, wherein the determined money transfer method comprises the default method for making payment.

140. (Previously presented) The method of claim 131, wherein the determined money transfer method comprises a selected alternate payment method instead of the default payment method.

141. (Previously presented) The method of claim 131, further comprising the step of storing additional information associated with a requested payment, the additional information including transaction type information and status information.

142. (Previously presented) The method of claim 141, wherein the transaction type information is selected from the following: send, request, refund.

143. (Previously presented) The method of claim 141, wherein the status information is selected from the group: fulfilled, canceled, pending.

144. (Previously presented) The method of claim 141, further comprising the step of providing an account history display including information corresponding to money transfers between a first party and a plurality of second parties, the account history display comprising, for each transaction, one or more of the following information items: a name, a reference number associated with the payment enabler system, an email address, an amount, a date, a transaction description, and the additional information.

145. (Currently amended) The method of claim 131, further comprising the step of providing an address book display for a first party to select one or more particular second parties, the address book display comprising, for an address book record ~~each addressee~~ in the address book database, one or more of the following information items: a selection box for selection, a name, an email address, and a number of transactions associated with the particular second party.

146. (Previously presented) The method of claim 131, wherein the determined money transfer method comprises steps for a first money transfer from the second party to an intermediary and steps for a second money transfer from the intermediary to the first party.

147. (Previously presented) The method of claim 146, wherein the first money transfer steps are selected from the group: receiving a deposit of an amount of cash by the second party via a payment processor, debiting a credit card of the second party, debiting a bank account of the second party, debiting a stored value account of the second party, and receiving a paper check from the second party.

148. (Previously presented) The method of claim 146, wherein the second money transfer steps are selected from the group: debiting a bank account of the intermediary to fund dispensing of cash to the first party through an automated teller machine, dispensing cash to the first party by a payment processor, crediting a credit card of the first party, crediting a bank account of the first party, crediting a stored value card of the first party, and sending a paper check to the first party.

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149. (NEW) A computer implemented method for providing a money transfer service between first party and a second party through a payment enabler system, comprising the steps of:

- maintaining at the payment enabler system a database of registered users that have registered with the payment enabler system, the registered users database comprising a plurality of records that include an email address and other account information including a default payment method and a default money receiving method;

- maintaining at the payment enabler system an address book database for storing address book records on behalf of a first party comprising names associated with second parties with whom the first party may initiate a money transfer, each address book record including a name and an associated email address;

- in response to selection by a first party of an entry in the address book database of a particular second party for purposes of initiating a transaction with the selected second party, retrieving the email address associated with the selected second party from the first party's associated address book records in the address book database;

- accessing the registered users database and determining whether the retrieved email address associated with the selected particular second party has a record in the registered users database;

- in response to a determination that the second party has no entry in the registered users database, sending the second party a registration invitation email utilizing the retrieved email address to notify the second party that a transaction is pending and instructing the second party to register with the payment enabler system by accessing the payment enabler system;

- in response to accessing of the payment enabler system by the second party after the registration invitation email, conducting a user registration process comprising steps including receiving registration information comprising an email address of the registering user, identification information, and a default money transfer method;

- in response to receiving registration information from a registering user, creating a database record in the registered users database including the registration information;

completing a transaction between the first party and the second party by the payment enabler transferring money between the first party and the second party utilizing a determined money transfer method;

storing additional information associated with a money transfer, the additional information including transaction type information and status information; and

providing an account history display including information corresponding to money transfers between a first party and a plurality of second parties, the account history display comprising, for each money transfer transaction, one or more of the following information items: a name, a reference number associated with the payment enabler system, an email address, an amount, a date, a transaction description, and the additional information.

150. (NEW) The method of claim 149, wherein the record in the registered users database includes security information provided by a first party, for association with a selected second party; and

the step of completing the money transfer is carried out in response to registration by the second party and provision of corresponding expected security response information from the second party.

151. (NEW) The method of claim 150, wherein the security information provided by the first party is a question and the corresponding expected security response information from the second party comprises an expected answer.

152. (NEW) The method of claim 150, wherein the user registration process further comprises the steps of:

receiving the security information provided by the first party;
in further response to accessing the payment enabler system by the second party,
providing a question corresponding to the security information to the registering user; and
comparing a received response from the registering user to the corresponding expected security response information; and

proceeding with the step of completing the transaction only if the received response matches the expected security response information.

153. (NEW) The method of claim 149, wherein the transaction comprises a payment from the first party to the second party.

154. (NEW) The method of claim 149, wherein the transaction comprises a request for a payment from the second party to the first party.

155. (NEW) The method of claim 149, further comprising the step of, in response to determination that a second party already has an entry in the registered users database, completing the transaction between the first party and the second party.

156. (NEW) The method of claim 149, wherein the registration invitation email sent to the second party by the payment enabler system includes a link that directs the second party to a registration web page associated with the payment enabler system.

157. (NEW) The method of claim 149, wherein the transaction is a payment from the first party to the second party, and

wherein in further response to a determination that a second party has no entry in the registered users database, obtaining authenticating information from the first party prior to sending the registration invitation email, and

storing the authenticating information in the registered users database in anticipation of registration by the second party.

158. (NEW) The method of claim 157, wherein the authenticating information comprises a question to be asked of the registering user and an expected answer.

159. (NEW) The method of claim 149, wherein the user registration process comprises steps for allowing the registering user to select a default payment method from a plurality of payment methods, and a default money receiving method from a plurality of money receiving methods.

160. (NEW) The method of claim 149, wherein the user registration process further comprises the step of sending a registering user a confirmation email including a deep link operative for activating an account of the registering user with the payment enabler system.

161. (NEW) The method of claim 149, wherein the determined money transfer method comprises the default method for either making payment or receiving money.

162. (NEW) The method of claim 149, wherein the determined money transfer method comprises a selected alternate payment method instead of a default payment method.

163. (NEW) The method of claim 149, wherein the determined money transfer method comprises a selected alternate money receiving method instead of a default money receiving method.

164. (NEW) The method of claim 149, wherein the transaction type information is selected from the following: send, request, refund.

165. (NEW) The method of claim 149, wherein the status information is selected from the group: fulfilled, canceled, pending.

166. (NEW) The method of claim 149, further comprising the step of providing an address book display for a party to select one or more particular second parties, the address book display comprising, for each addressee in the address book, one or more of the following

information items: a selection box for selection, a name, an email address, and a number of transactions associated with the particular party.

167. (NEW) The method of claim 149, wherein the money transfer method comprises steps for an first money transfer from a payor to an intermediary and steps for a second money transfer from the intermediary to a payee.

168. (NEW) The method of claim 167, wherein the first money transfer steps are selected from the group: receiving a deposit of an amount of cash by the payor via a payment processor, debiting a credit card of the payor, debiting a bank account of the payor, debiting a stored value account of the payor, and receiving a paper check from the payor.

169. (NEW) The method of claim 167, wherein the second money transfer steps are selected from the group: debiting a bank account of the intermediary to fund dispensing of cash to the payee through an automated teller machine, dispensing cash to the payee by a payment processor, crediting a credit card of the payee, crediting a bank account of the payee, crediting a stored value card of the payee, and sending a paper check to the payee.

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